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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claim 3 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicant regards as the invention. Claim 3 is amended with the 112 rejection in mind. It is believed that the basis for the 112 rejection is overcome.

Claims 1-3, 10, and 11 are rejected under 35 U.S.C. 102(e) as being anticipated by U.S. Publication No. 2004/0109596 to Doran.

Claims 3 and 10 are amended. Accordingly, claims 1-3, 10, and 11 are pending.

Applicant would like to point out that the rejection of claims 1-3, 10, and 11 is improper for at least the following reasons.

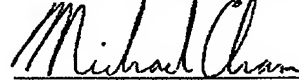
Applicant would like to point out that apriori data in Doran is stored at a location which is other than on sheet material (as recited in claims 1 and 2 of the present application), on a check (as recited in claims 3 and 10 of the present application), or on a financial document (as recited in claim 11 of the present application). As shown in Figures 1, 4, and 6 of Doran, apriori data is stored in a memory 22, 58, 78 and not on any sheet material such as a financial document or a check as in the present application.

If the Office continues to reject claims 1-3, 10, and 11 of the present application by applying Doran, it is respectfully requested that the Office specifically point out where Doran discloses apriori data which is stored on sheet material, a financial document, or a check. Absent an adequate showing, it is respectfully submitted that the rejection of claims 1-3, 10, and 11 of the present application is improper and, therefore, should be withdrawn.

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In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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DEC 07 2007